

**REMARKS**

Applicant respectfully requests reconsideration and allowance of the subject application.

**35 U.S.C. § 102**

Claims 1, 4-8 and 12-16 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 6,381,592 to Stephen Michael Reuning (hereinafter "Reuning"). Applicant respectfully submits that claims 1, 4-8 and 12-16 are not anticipated by Reuning.

Initially, Applicant notes that the above rejection should be based on 35 U.S.C. §102(e), not 102(b). The Reuning patent issued after the filing of the present application.

Reuning discloses:

The Candidate Chaser machine and method automatically locates Internet site pages and web postings which contain operator specified keywords or Boolean combinations and then extracts all electronic mail addresses from those pages as well as hyper-linked pages to as many linking levels as selected by the operator and then sends a job opportunity description in the form of an electronic mail message to each of the extracted addresses then receives responses from recipients of the job opportunity message then filters those messages by reading their text and forwards only desired responses to the candidate seeking client's electronic mail address thusly sparing the client interaction with large amounts of irrelevant response while presenting viable candidates for a given job opening. It applies a distinctive and non-obvious method for delivering identical electronic mail messages to a group of targeted potential job candidates sharing a specifically desired single or set of common experiences, interests, capabilities, professional titles or talents relating to the needs of the candidate seeking hiring entity and handling their response. (Reuning Abstract).

Claim 1, as amended, recites:

A method comprising:  
capturing a web page from a web site;  
extracting data from the web page using a data harvesting script;  
normalizing the extracted data with data extracted from other web pages;  
generating a context-specific error code if the data harvesting script fails to successfully extract data from the web page;  
adapting the data harvesting script based on identified changes to the web page; and  
storing the normalized data in a database.

In rejecting claim 1, the current Office Action cites column 5, lines 37-42, 43-46 and 52-60 of the Reuning reference (see page 2 of the current Office Action). The language at column 5, lines 37-60 of Reuning states:

To provide for a means of organized reference and procedure manuals, during communication regarding the process and descriptions the individual general purpose computers are labeled as follows: chaser 101, chaser 102, chaser 103, chaser 104, chaser 105, chaser 106, chaser 107, chaser 108, chaser 109, chaser 110.

Chaser 101 is used to receive mail forwarded from chaser 110. Chaser 110 forwards certain pieces of received mail to chaser 101 so that a program installed on chaser 101 can extract the address from the any received message then store the address in a text file so that it may be imported at another time into a file labeled the "remove file" that is referred to later in the process. Chaser 101 is programmed to use an Internet connection to a mail server so it may download electronic mail messages sent to said server by chaser 110. A software computer program called "Replyman" manufactured by ExtractorPro (see Prior Art Document #7) is installed on chaser 101 and serves the purpose to extract the addresses from the downloaded messages and store them into a text file. It is not required that the software "Replyman" be used to execute this process. A programmer experienced in this technology could write a simple program

to perform this task using any of an assortment of language compilers such as C, Basic, Assembler, or Cobol.

The Office Action fails to provide any explanation as to the relevance of the above-cited language. Although the cited language mentions extracting an address from an email message, the above language fails to disclose the elements of claim 1.

In particular, the cited portion of Reuning fails to mention "capturing a web page from a web site", "extracting data from the web page using a data harvesting script", and "normalizing the extracted data with data extracted from other web pages". The cited language in Reuning mentions receiving email messages, extracting email addresses from the received email messages and forwarding (or replying to) email messages. This disclosure of Reuning fails to make any mention of the elements of claim 1. For example, the cited language fails to mention capturing a web page from a web site, as recited in claim 1. Capturing a web page from a web site is not the same as receiving an email message. Web pages and email messages are very different objects. Further, the cited language fails to mention extracting data from the web page using a data harvesting script, as recited in claim 1. Since the cited language of Reuning fails to mention capturing a web page, it further fails to mention extracting data from the web page. Identifying an address in an email message is not the same as extracting data from a web page using a data harvesting script.

Additionally, the Reuning reference fails to disclose "generating a context-specific error code if the data harvesting script fails to successfully extract data from the web page" and "adapting the data harvesting script based on identified

changes to the web page", as recited in amended claim 1. Applicant respectfully submits that Reuning fails to make any reference to generation of a context-specific error code or the adapting of the data harvesting script based on web page changes.

Finally, the cited language of Reuning fails to disclose normalizing the extracted data with data extracted from other web pages, as recited in claim 1. As discussed above, the cited language of Reuning fails to mention capturing or extracting data from a web page. Thus, the cited language of Reuning makes no mention of normalizing data extracted from various web pages. Accordingly, Reuning fails to disclose several of the elements of claim 1.

Thus, for at least these reasons, Applicant respectfully submits that claim 1 is allowable over the Reuning reference. Given that claims 4-8 depend from claim 1, Applicant respectfully submits that those claims are also allowable over the Reuning reference for at least the reasons discussed above.

Claim 12, as amended, recites:

A method comprising:  
capturing a web page from a web site;  
attempting to extract data from the web page using a data harvesting script;  
if data cannot be extracted from the web page:  
removing pre-determined personal information from the captured web page;  
storing the captured web page without the personal information;  
analyzing the web page and the data harvesting script to determine why data could not be extracted from the web page; and  
adapting the data harvesting script based on the determination why data could not be extracted from the web page.

In rejecting claim 12, the Office Action again cites column 5, lines 37-42, 43-46 and 52-60 of the Reuning reference (see pages 3 and 4 of the current Office Action). The language at column 5, lines 37-60 of Reuning is shown above.

For reasons similar to those discussed above with respect to claim 1, the cited portions of Reuning fail to disclose several elements of claim 12. For example, the cited portions of the Reuning reference capturing a web page from a web site and attempting to extract data from the web site, as recited in claim 12. As discussed above with respect to claim 1, Reuning fails to disclose these elements of claim 12. Further, the cited portions of Reuning fail to disclose "removing pre-determined personal information from the captured web page", as recited in claim 12. The Office Action relies on col. 5, lines 46-50 of Reuning as disclosing this element of claim 12. Although the cited portion of Reuning mentions a file labeled "remove file", the cited language fails to make any reference to removing personal information from a captured web page (as recited in claim 12). As discussed above, the cited portion of Reuning fails to disclose handling data from a captured web page. Thus, there is no reason for Reuning to even mention removing personal information from a captured web page. Accordingly, the cited portions of Reuning fail to disclose the elements of claim 12.

Further, the Reuning reference fails to disclose "adapting the data harvesting script based on the determination why data could not be extracted from the web page", as recited in amended claim 12. Applicant respectfully submits

that Reuning fails to make any reference to adapting of the data harvesting script in the manner recited in claim 12.

Thus, for at least these reasons, Applicant respectfully submits that claim 12 is allowable over the Reuning reference. Given that claims 13-16 depend from claim 12, Applicant respectfully submits that those claims are also allowable over the Reuning reference for at least the reasons discussed above.

Applicant respectfully requests that the §102 rejections be withdrawn.

### **35 U.S.C. § 103**

Claims 2, 3, 9-11 and 17-27 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Reuning in view of by U.S. Patent No. 5,898,838 to Richard Hiers Wagner (hereinafter "Wagner"). Applicant respectfully submits that claims 2, 3, 9-11 and 17-27 are patentable over Reuning in view of Wagner.

Wagner discloses:

An open network system for supporting input/output (I/O) operations for non-standard I/O devices are disclosed. The system includes a server coupled to a plurality of I/O devices through an open network and an extended open system protocol that supports communication with devices that are not personal computers (PCs). These devices include magnetic stripe readers, check readers, smart card readers, credit card terminals, screen phone terminals, PIN pads, printers, and the like. The extended open network protocol includes tags which identify device and input operations and attributes which identify the location, data exchange method, and data variable names for the retrieval, acquisition, and submission of data between the server and I/O devices. Preferably, the open network protocol is implemented in a Hyper Text Transport Protocol (HTTP). Preferably, the system includes a common gateway interface (CGI) at the server which

converts protocol statements communicated between the server and I/O devices to application language statements for providing data to an application program coupled to the server. Most preferably, the application statements and protocol statements are constructed in integrated statements with an editor. The editor ensures that data identifiers in the application and protocol statements are compatible. The integrated statements are then parsed by the editor to segregate the protocol statements from the application statements. The protocol statements are downloaded in a file to a client program at an I/O device for processing. The application statements are stored in a file for use by the application. In this manner, generation of the files for client and application processing are automatically done without the user ensuring the correlation of the data fields in the two files.  
(Wagner Abstract)

Regarding claims 2 and 3, Wagner is relied on by the Office Action merely for disclosing web sites associated with financial institutions. Wagner is not relied on for disclosing or teaching the deficiencies of Reuning discussed above with respect to claim 1. Thus, Applicant submits that the combination of Reuning and Wagner fails to correct the deficiencies discussed above with respect to claim 1. Accordingly, Applicant submits that claims 2 and 3 are allowable over Reuning in view of Wagner.

Claim 9, as amended, recites:

A method comprising:  
retrieving financial data associated with a user's financial account from a data source;  
identifying data of interest retrieved from the data source;  
generating a context-sensitive error code if the data of interest is not successfully retrieved from the data source, wherein the context-sensitive error code is used to modify the manner in which data is retrieved from the data source;  
normalizing the identified data; and  
storing the normalized data in a database.

In rejecting claim 9, the Office Action again cites column 16, lines 46-51 and 52-60 of the Wagner reference (see page 6 of the current Office Action). The language at column 16, lines 46-60 of Wager states:

If the NAME attribute is a standard HTML INPUT NAME, it is processed by known methods (Block 336). Processing then continues by scanning for other NAME attributes to process (Block 338, 340). Otherwise, the process returns to scan the HTML file for other attributes (Block 250, FIG. 9).

CGI 28 receives Internet protocol statements in a file transmitted from a client program and provides data from those statements to the application(s) implementing system 40 and receives the output of system 40 and provides them to the client program in a file. CGI 28 may be implemented by a program developed by a user using a manual development method as shown in FIG. 24A. That method requires a user to generate a system definition from which a file statement definition for the client and application are developed to implement the transactional or data system.

(Wagner Abstract).

This cited language of Wagner fails to disclose or suggest "retrieving financial data associated with a user's financial account from a data source", as recited in claim 9. The cited portion of Wagner is discussing attributes and Internet protocol statements, but does not mention retrieving financial data associated with a user's financial account from a data source. For reasons similar to those discussed above with respect to claim 1, the cited portions of Reuning fail to disclose or suggest the elements of claim 9.

Further, neither Reuning nor Wagner, alone or in combination, disclose "generating a context-specific error code if the data of interest is not successfully retrieved from the data source", as recited in amended claim 9. Applicant



respectfully submits that Reuning and Wagner fail to make any reference to generation of a context-specific error code as recited in claim 9.

Thus, for at least these reasons, Applicant respectfully submits that claim 9 is allowable over Reuning in view of Wagner. Given that claims 10-11 depend from claim 9, Applicant respectfully submits that those claims are also allowable over the Reuning reference for at least the reasons discussed above.

Claim 17 of the present application recites:

A method comprising:  
capturing a first web page from a first financial institution web site;  
capturing a second web page from a second financial institution web site;  
extracting data from the first web page using a first data harvesting script;  
extracting data from the second web page using a second data harvesting script;  
normalizing the data extracted from the first web page and the second web page; and  
storing the normalized data in a database.

In rejecting claim 17, the Office Action again cites column 18, lines 30-36 and 60-63 of the Wagner reference (see page 7 of the current Office Action). These two portions of Wagner recite:

One form of the PAYMENT command is for a merchant's terminal and the other is for a consumer's terminal. In either terminal, the client program which supports the extended capability HTML operates independently but co-resident in memory with a certified bank card authorization and capture application, which may be provided by a financial institution or a bank card processor.

The physical connection provides an additional security element to the encrypted data for the transaction of account information, PIN numbers encrypted by PIN pads provided at the consumer site, and other sensitive information.

The above-cited language discusses the handling of payment transactions by a merchant terminal and/or a customer terminal. However, the cited portions of Wagner fail to disclose or suggest "capturing a first web page from a first financial institution web site" and "capturing a second web page from a second financial institution web site", as recited in claim 17. In fact, the cited portions of Wagner make no mention of capturing web pages from different financial institution web sites. Wagner is not concerned with capturing web pages and extracting data from the web pages. As such, Wagner makes no reference or suggestion regarding capturing web pages and extracting data from those web pages. Thus, the combination of Reuning and Wagner fail to disclose or suggest the elements of claim 17.

Thus, for at least these reasons, Applicant respectfully submits that claim 17 is allowable over Reuning in view of Wagner. Given that claims 18-21 depend from claim 17, Applicant respectfully submits that those claims are also allowable over the Reuning reference for at least the reasons discussed above.

Claim 22, as amended, recites:

An apparatus comprising:

a data capture module configured to capture a first web page from a first web site associated with a first financial institution and further configured to capture a second web page from a second web site associated with a second financial institution;

a personal information filter module coupled to the data capture module and configured to remove personal information from one or more web pages, wherein the personal information filter module generates a specific error code if the personal information filter module is not able to identify personal information on a particular web page;

a data extraction module coupled to the data capture module and configured to extract data from the first and second web pages using a data harvesting script, the data extraction module further configured to normalize the data extracted from the first and second web pages, and wherein the data extraction module is adaptable based on changes to web pages that occur over time; and

a database control module coupled to the data extraction module and configured to store the normalized data in a common database.

In rejecting claim 22, the Office Action again cites column 18, lines 30-36 of the Wagner reference, which is discussed above. This cited language discusses the handling of payment transactions by a merchant terminal and/or a customer terminal. However, as discussed above, the cited portions of Wagner fail to disclose or suggest "a data capture module configured to capture a first web page from a first web site associated with a first financial institution and further configured to capture a second web page from a second web site associated with a second financial institution", as recited in claim 22. In fact, the cited portions of Wagner make no mention of capturing web pages from different financial institution web sites. Wagner is not concerned with capturing web pages and extracting data from the web pages. As such, Wagner makes no reference or suggestion regarding capturing web pages and extracting data from those web pages. Thus, the combination of Reuning and Wagner fail to disclose or suggest the elements of claim 22.

Further, neither Reuning nor Wagner, alone or in combination, disclose "a personal information filter module coupled to the data capture module and

configured to remove personal information from one or more web pages, wherein the personal information filter module generates a specific error code if the personal information filter module is not able to identify personal information on a particular web page”, as recited in amended claim 22. Applicant submits that Reuning and Wagner are silent as to these limitations of claim 22.

Thus, for at least these reasons, Applicant respectfully submits that claim 22 is allowable over Reuning in view of Wagner. Given that claims 23-24 depend from claim 22, Applicant respectfully submits that those claims are also allowable over Reuning in view of Wagner for at least the reasons discussed above.

Claim 25, as amended, recites:

One or more computer readable media having stored thereon a plurality of instructions that, when executed by one or more processors, cause the one or more processors to:

- capture a web page from a financial institution web site;
- attempt to extract data from the captured web page using a data harvesting script;
- remove personal information from the captured web page;
- store the captured web page without the personal information; and
- if data cannot be extracted from the web page, generate a context-specific error code and analyze the web page to determine why data could not be extracted from the web page.

In rejecting claim 25, the Office Action cites various portions of the Reuning reference and the Wagner reference, which are discussed above. This cited language discusses the handling of payment transactions by a merchant terminal and/or a customer terminal. The cited language also discusses identifying email addresses contained in an email message. However, these cited portions of

Wagner and Reuning fail to disclose or suggest capturing a web page from a financial institution web site, as recited in claim 25. Further the cited portions of Wagner and Reuning fail to disclose or suggest attempting to extract data from the captured web page using a data harvesting script and remove personal information from the captured web page, as recited in claim 25. In fact, the cited portions of Wagner make no mention of capturing web pages from different financial institution web sites. Wagner is not concerned with capturing web pages and extracting data from the web pages. As such, Wagner makes no reference or suggestion regarding capturing web pages and extracting data from those web pages. Thus, the combination of Reuning and Wagner fail to disclose or suggest the elements of claim 25.

Further, neither Reuning nor Wagner, alone or in combination, disclose generation of "a context-specific error code" if data cannot be extracted from the web page, as recited in amended claim 25. Applicant submits that Reuning and Wagner fail to make any reference to such a context-specific error code.

Thus, for at least these reasons, Applicant respectfully submits that claim 25 is allowable over Reuning in view of Wagner. Given that claims 26-27 depend from claim 25, Applicant respectfully submits that those claims are also allowable over the Reuning in view of Wagner for at least the reasons discussed above.

### **New Claims**

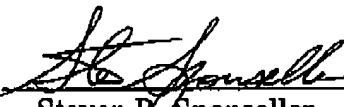
Applicant submits that new claims 28 and 29 are allowable for at least the reasons discussed herein.

**Conclusion**

Claims 1-29 are in condition for allowance. Applicant respectfully requests reconsideration and issuance of the subject application. Should any matter in this case remain unresolved, the undersigned attorney respectfully requests a telephone conference with the Examiner to resolve any such outstanding matter.

Respectfully Submitted,

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